

As a restaurant insurance agent I am the person who works as a go between for the restaurants seeking a great restaurant insurance rate and the underwriter who is trying to decide how low he is willing to go on his rates in order to write a specific restaurant account. Underwriters are by nature very cautious and mistrusting in their analysis of people and the world. They gather information from me, but also seek to find out as much about a restaurant as possible from other sources. One of their new favorite sources is the social media universe. And what they see there can really skew their opinions of your restaurant. This is the back side of the double bladed sword that is social media.

Social media to a savvy restaurant owner is a place where he or she can work on free publicity for their company. These are tools that you use to entice your patrons to come back more regularly and to convince new customers to try you out. To do this, most restaurant owners want to post photos and videos as well as other information that makes it look like visiting their restaurant is going to be huge fun. I don't blame them. This is the right way to entice more people to join in on the action – make it look like more fun than they can resist.

So while you are creating your restaurant's social media persona, be sure to consider how that persona might look to those with a more boring outlook on life; insurance underwriters. So what are the pitfalls that you want to avoid. Well, first of all, if you are a restaurant with liquor sales at 20% or so of your gross receipts, then your facebook photos should not be all taken at the bar with a bunch of drunks hanging around waiting to fall and get hurt so that they can file a claim on your insurance policy. Be sure to include enough shots of people actually eating their meals and placing orders and doing some of the other more mundane activities of eating out to balance the message. Also, if you rarely have live music or entertainment in your restaurant, it would be wise for you not to overly publicize the one time you let your nephew's band play there late one night. And take a moment to study what is in the background of any photos of your restaurant that you post. Is there anything there that might scare an underwriter because it suggests the possibility of a dangerous accident or fire occurring?

The real truth in protecting your social media image in terms of your restaurant insurance policy and rates is that you must take control of the social media plan yourself. Don't just pass the job on to one of your wait staff and forget about it. You need to monitor what is being said by you and about you on these sites so that you don't suffer some misunderstanding with a stodgy underwriter later.

If you would like help with your restaurant insurance policy, please call us if you are located in

North Carolina or South Carolina. We insure more than one hundred restaurants all across these two states and we would be happy to put our experience and our volume of accounts to work for you to help you get the coverage and protection that you want at rates that will simply amaze you. Give us a call today, toll free, at 877-687-7557 or visit us on the web at [www.TheRestaurantInsuranceStore.com](http://www.TheRestaurantInsuranceStore.com)

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